



## **The Affordable Care Act is Providing more Affordable Health Care to Millions of New Yorkers**

Because of health reform:

- 1,001,476 New Yorkers with private insurance are benefiting from more than \$86 million in rebates because insurers are now required to spend at least 80% of premiums on health benefits or provide refunds.
- 17,204 seniors in Westchester and Rockland Counties in the so-called donut hole received \$12.7 million in prescription drug discounts last year.
- 3.1 million young New Yorkers have gained insurance by remaining on their parents' insurance plan.
- 3.3 million New Yorkers with private insurance can now receive free preventive services and 2,012,136 New York seniors received free preventive services last year, including mammograms, colonoscopies, and bone density tests.
- 6.4 million New Yorkers no longer have to worry about lifetime limits on private health benefits.
- New York State has received \$62 million for prevention and public health services and \$157 million to create or expand community health centers in medically underserved areas.

And those are just the improvements that have already been made; more are on the way. If health reform is fully implemented:

- In 2014, small businesses and the uninsured will be able to purchase coverage in a health exchange, modeled after the way members of Congress purchase their insurance. Over time the exchanges will be expanded to cover more and more Americans, where insurers have to compete for customers' business.
- Households making up to four times the poverty limit will be able to access tax credits to help pay for the cost of insurance beginning in 2014. At today's levels, this would cover a household of four with an income of \$92,200.
- Insurers won't be able to drop your coverage if you get sick, as they will not be able to cap annual benefits.